

**Information to identify the case:**

Debtor 1	<b>Matthew S. Dilts</b>	Social Security number or ITIN	xxx-xx-2700
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-18862-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Matthew S. Dilts

8/6/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Matthew S. Dilts  
 Debtor

Case No. 18-18862-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db  
 517490780 +Matthew S. Dilts, 37 Miry Brook Road, Hamilton, NJ 08690-1640  
 517490782 Akron Billing, 3385 Ridge Park Drive, Akron, OH 44333  
 517490783 Angela Merlo, MD, 1 Princess Road, Lawrence Township, NJ 08648  
 517490786 +Arcadia, 645 Penn St, Reading, PA 19601-3543  
 517490787 +Best Buy, PO Box 790441, Saint Louis, MO 63179-0441  
 517490788 +Capital Health, 750 Brunswick Avenue, Trenton, NJ 08638-4143  
 517490789 +Capital Health Advanced Imaging, PO Box 371863, Pittsburgh, PA 15250-7863  
 517490790 +Capital Health Hospitalist Group, PO Box 8500-8567, Philadelphia, PA 19178-0001  
 517490796 +Capital Health System at Mercer, PO Box 8500-1576, Philadelphia, PA 19178-0001  
 517490799 +Comp Sleep Associates of NJ, PO Box 8500-9052, Philadelphia, PA 19178-0001  
 517490800 +Delta Dental, PO Box 222, Parsippany, NJ 07054-0222  
 517490801 +EMA, PO Box 5333, Parsippany, NJ 07054-6333  
 517490802 +Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021  
 517490804 +Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630  
 +FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518  
 (address filed with court: Flagship Resort Development Corp, PO Box 78843,  
 Phoenix, AZ 85062)  
 517490806 +Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292  
 517490807 +Hamilton Physical Therapy Services, 1900 Arena Drive, Trenton, NJ 08610-2426  
 517490808 +Hamilton Physicians Group, PO Box 8500-2946, Philadelphia, PA 19178-0001  
 517490809 +Heart Care Specialists at Capital Health, PO Box 8500-1097, Philadelphia, PA 19178-0001  
 517490811 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 517490810 +Laser Spine Institute, PO Box 650724, Dallas, TX 75265-0724  
 517490816 +MNet Financial, 95 Argonaut Suite 250, Aliso Viejo, CA 92656-4142  
 517490812 +Mark L. Nichter, P.C., 44 South Broadway, White Plains, NY 10601-4425  
 517490813 +Mercer Bucks Orthopaedics, PO Box 8095, Lancaster, PA 17604-8095  
 517490814 +Mercer County Surgical Center, 3120 Princeton Pike, 2nd Floor Suite B,  
 Lawrence Township, NJ 08648-2325  
 517490817 +Multispecialty Group of CHS, PO Box 8500-1611, Philadelphia, PA 19178-0001  
 517490823 +NJ E-ZPass Violations, PO Box 4971, Trenton, NJ 08650-4971  
 517490821 +New Jersey Back and Neck Institute, 3131 Princeton Pilke Bldg 106,  
 Lawrence Township, NJ 08648-2201  
 517490824 +Norris McLaughlin & Marcus, PA, PO Box 5933, Bridgewater, NJ 08807-5933  
 517490827 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
 517490829 +PNC Bank Credit Card, PO Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 517490836 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 517490831 +Quality Asset Recovery, PO Box 239, Gibbsboro, NJ 08026-0239  
 517490840 +Radiology Affiliates of Central NJ, PO Box 787512, Philadelphia, PA 19178-7512  
 517490843 +Stark & Stark, 993 Lenox Drive, Lawrence Township, NJ 08648-2389  
 517490844 +Surgical Specialists of Princeton, 136 Main Street, Princeton, NJ 08540-5789  
 517490845 +Traf Group Inc/A-1 Collections, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717  
 517490846 +Trans-Continental, PO Box 5055, White Plains, NY 10602-5055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 06 2018 23:39:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 06 2018 23:39:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517490781 +EDI: RMCB.COM Aug 07 2018 02:53:00 AMCA/American Medical Collection Agency,  
 Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 517490794 +EDI: CCS.COM Aug 07 2018 02:53:00 CCS Collection, 725 Canton Street,  
 Norwood, MA 02062-2679  
 517490795 EDI: CITICORP.COM Aug 07 2018 02:53:00 Citibank, 7920 NW 110th St,  
 Kansas City, MO 64153  
 517490797 +EDI: CCS.COM Aug 07 2018 02:53:00 Credit Collections Svc, 725 Canton St,  
 Norwood, MA 02062-2679  
 517490822 +E-mail/Text: Jerry.Bogar@conduent.com Aug 06 2018 23:40:19 NJ E-Z Pass, PO Box 52005,  
 Newark, NJ 07101-8205  
 517490819 +E-mail/Text: Bankruptcies@nragroup.com Aug 06 2018 23:40:16 National Recovery Agency,  
 2491 Paxton St, Harrisburg, PA 17111-1036  
 517490825 +E-mail/Text: bankruptcy@onlineis.com Aug 06 2018 23:39:47 Online Collections, PO Box 1489,  
 Winterville, NC 28590-1489  
 517490830 EDI: PRA.COM Aug 07 2018 02:53:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 517490841 +EDI: RMCB.COM Aug 07 2018 02:53:00 RMCB, 4 Westchester Plaza Suite 110,  
 Elmsford, NY 10523-3835  
 517490842 +E-mail/Text: rwjebn@rwjbh.org Aug 06 2018 23:40:10 Robert Wood Johnson University Hospital,  
 One Hamilton Health Place, Hamilton, NJ 08690-3599  
 517490848 +E-mail/Text: vci.bkcy@vwcredit.com Aug 06 2018 23:39:26 Volkswagen Credit, Inc, Po Box 3,  
 Hillsboro, OR 97123-0003

TOTAL: 13

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Aug 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517490784\* +Arcadia, 645 Penn St, Reading, PA 19601-3543  
517490785\* +Arcadia, 645 Penn St, Reading, PA 19601-3543  
517490791\* +Capital Health System at Mercer, PO Box 8500-1576, Philadelphia, PA 19178-0001  
517490792\* +Capital Health System at Mercer, PO Box 8500-1576, Philadelphia, PA 19178-0001  
517490798\* +Credit Collections Svc, 725 Canton St, Norwood, MA 02062-2679  
517490803\* +Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630  
517490805\* +FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518  
(address filed with court: Flagship Resort Development Corp, PO Box 78843,  
Phoenix, AZ 85062)  
517490815\* +Mercer County Surgical Center, 3120 Princeton Pike, 2nd Floor Suite B,  
Lawrence Township, NJ 08648-2325  
517490818\* +Multispecialty Group of CHS, PO Box 8500-1611, Philadelphia, PA 19178-0001  
517490820\* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
517490826\* +Online Collections, PO Box 1489, Winterville, NC 28590-1489  
517490828\* +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
517490832\* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517490833\* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517490834\* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517490835\* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517490837\* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517490838\* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517490839\* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
517490847\* +Trans-Continental, PO Box 5055, White Plains, NY 10602-5055  
517490793 ##+CareCentrix, PO Box 7780, London, KY 40742-7780

TOTALS: 0, \* 20, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald on behalf of Creditor VW Credit, Inc. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Matthew S. Dilts ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5